

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor: Si-Woo PARK	Group Art Unit: Not Yet Assigned
Application No. not yet assigned	Examiner: Not Yet Assigned
Filed: February 28, 2006	Atty Dkt No: 71503.0007
Confirmation No.: Not Yet Assigned	Customer No.: 57362
For: USER INTERFACING METHOD OF FINANCIAL SETTLEMENT USING PORTABLE PHONE	

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sirs:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the U.S. Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO/SB/08A. The References were listed and characterized in the International Search Report dated February 13, 2004. It is requested that the information on Form PTO/SB/08A be considered during the prosecution of this application, and that the references be made of record and appear among the "References Cited" on any issued patent.

Since this Information Disclosure Statement is being filed within three months of the filing date of this application and before the mailing date of a first Office Action on the merits, no Statement under 37 C.F.R. §1.97(e) or fee under 37 C.F.R. §1.17(p) is required.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.L./

Receipt date: 02/28/2006

Customer No.: 57362

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IAP9 Rec'd PCT/PTO 28 FEB 2006
70569943 - CALL: 2887
Attorney Docket No.: 71503.0007

No fee is believed to be required. Should any fee be required, please charge any
deficiency to Deposit Account No. 50-0951.

Respectfully submitted,

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Complete if Known

(Use as many sheets as necessary)

Application Number	not yet assigned
Filing Date	February 28, 2006
First Named Inventor	Si-Woo PARK
Art Unit	not yet assigned 2887
Examiner Name	not yet assigned I.e., Thien
Attorney Docket Number	71503.0007

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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.†	Foreign Patent Document Country Code*2Number *3Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	†
		WO 98/34203	08-06-1998	QUALCOMM, INC.		
		WO 02/080122	10-10-2002	HAREXINFOTECH, INC.		
		WO 02/065404	08-22-2002	WILLIAMS et al.		
		GB 2 353 389	02-21-2001	NCR INTERNATIONAL, Inc.		

04/21/2010

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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